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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Georgia (State)	_	
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Betty	
	First name	First name
Write the name that is on	Scott	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	McRaven	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX6404	
Security number or	OR	OR
federal Individual Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

De	ebtor 1 Betty First Name	Scott McHaven Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wildle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4336 Conley Landing Number Street	Number Street
		Conley Georgia 30288	
		City State Zip Code Clayton	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oily Oldio Zip Code	Oity State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Betty	Scott	McRaven	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	/ Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		ief description of each, see <i>Notice Re</i> c 2010)). Also, go to the top of page 1 an		
8. How you will pay the fee	more details aborcashier's check, may pay with a company with a co	out how you may pay. Typically, if y or money order. If your attorney is credit card or check with a pre-printer fee in installments. If you choose ay Your Filing Fee in Installments (in the bear waived (You may request so not required to, waive your fee, a certy line that applies to your family so	rou are paying the submitting your ted address. See this option, sign official Form 103 this option only and may do so only size and you are used.	
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	Wher	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor	<u>W</u> her	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	ndlord obtained an eviction judgment		st You (Form 101A) and file it with

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Debtor 1 Betty McRaven Scott Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Betty Scott McRaven Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Debtor 1 Betty First Name	Scott Middle Name	McRaven	Case number (if)	known)
	estions for Reportin	Last Name a Purposes		
16. What kind of debts do you have?	16a. Are your debt "incurred by a No. Go to Yes. Go to The your debt money for a be No. Go to Yes. Go to Yes. Go to	es primarily consumer in individual primarily foline 16b. b line 17. es primarily business ousiness or investment line 16c. b line 17.	or a personal, family, or hou debts? <i>Business debts</i> are	debts that you incurred to obtain f the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing ur expenses at No.			t property is excluded and administrative cured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 millior	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 millior	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to f of title 11, United Sunder Chapter 7.	ile under Chapter 7, I a tates Code. I understa	nm aware that I may proceed and the relief available under	nat the information provided is true and d, if eligible, under Chapter 7, 11,12, or 13 r each chapter, and I choose to proceed ne who is not an attorney to help me fill
			ad the notice required by 1	
	=	-		es Code, specified in this petition.
	connection with a b		sult in fines up to \$250,000	ning money or property by fraud in D, or imprisonment for up to 20 years, or
	/s/ Betty McRa	aven	×	
	Signature of Debt		Signatur	e of Debtor 2
	Executed on _	5/28/2019 MM / DD / YYYY	Execute	ed on

Debtor 1 Betty First Name	Scott Middle Name	McRaven Last Name	Case number (if ki	nown)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	eligibility to proceed un relief available under eadebtor(s) the notice required have no knowledge after /s/ Bobby Shane P	der Chapter 7, 11, 12 ch chapter for which t uired by 11 U.S.C. § 3 er an inquiry that the in	, or 13 of title 11, United the person is eligible. I al 342(b) and, in a case in w nformation in the schedu Date	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ales filed with the petition is incorrect.
	Bobby Shane Palmer Printed name Semrad Law Firm Firm name 303 Perimeter Center			
	Street Suite 201 Atlanta City		Georgia State	30346 Zip Code
	Contact phone	6786687160	Email address	bpalmer@semradlaw.com
	Bar number		State	

Fill in the	his information	to identify your o	case:					
Debtor			Scott		Raven	_		
Dabtan	First N	lame	Middle	Name Last	Name			
Debtor (Spouse,		lame	Middle	Name Last	Name	-		
United	States Bankrup	cy Court for the:	Northern	District of	Georgia	_		
Case n	umber				(State)			
(If known						_		
Offic	cial Form	n 107						Check if this is an amended filing
			al Affaira f	or Individua	do Filina fo	u Donku	ınto.	04/16
Be as conformation in the second seco	complete and ation. If more or (if known). And the complete is going to the complete is going to the complete is going to the last the complete is going to the last the complete is going to the complete is going to the last the complete is going to the last the complete is going to the complete	accurate as pospace is need answer every of a second representation of the	essible. If two med, attach a sepuestion. Marital Status atus?	arried people are fi	ling together, bot form. On the top ived Before rou live now?	th are equally of any additio	responsible for	supplying correct your name and case
	Debtor 1:			Dates Debtor 1 liv	ped Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	827 W Billy Number Str	Farrow Hwy eet		From 06/01/2011	Number St	reet		From
				To 02/01/2019			_	То
	Hartsville	South	29551					
	City	Carolina State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Number Str	eet		From	Number St	reet		From
				То				То
	City	State	Zip Code		City	State	Zip Code	
	nd territories inclu	de Arizona, Calif	omia, Idaho, Loui	pouse or legal equiva siana, Nevada, New Mo Codebtors (Official F	exico, Puerto Rico, T			Community property states .)

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Debtor 1 Betty McRaven Scott Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages. Wages. For last calendar year: commissions, commissions, (January 1 to December 31, 2018 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$5,095.00 Social Security Disability From January 1 of current year until Food Assistance \$75.00 the date you filed for bankruptcy: Social Security Disability \$12,228.00 For last calendar year: Food Assistance \$180.00 (January 1 to December 31, 2018 YYYY \$12,228.00 Social Security Disability For the calendar year before that: Food Assistance \$180.00 (January 1 to December 31, 2017

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Debtor 1 Betty McRaven Scott Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card

City

State

Zip Code

Loan repayment

Suppliers or

vendors
Other

	Betty		Scott	McR		Case number (f known)
	First Name		Middle Name	Last I	Name		
į	ders include your re porations of which	elatives; any you are an or a busines	general partners; officer, director, pos s you operate as	relatives of any ge erson in control, o	eneral partners; part or owner of 20% or	nerships of which your more of their voting	tho was an insider? ou are a general partner; securities; and any managing domestic support obligations,
	No Yes. List all paym	nents to an	insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City S	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	hin 1 year before y	ou filed fo	r bankruptcy, di	d you make any	payments or trans	fer any property or	account of a debt that benefited an
nclu	ude payments on d	ebts guara	nteed or cosigned	by an insider.			
4	Yes. List all paym	ents that b	enefited an insid	der.			
_	, ,			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
							Landa de la constitución de la c
							Include creditor's name
	Insider's Name						Include creditor's name
	Insider's Name Number Street					_	Include creditor's name
	Number Street	State	Zip Code				include creditor's name
_	Number Street	State	Zip Code				Include creditor's name
_	Number Street City S	State	Zip Code				Include creditor's name
-	Number Street City S Insider's Name Number Street	State	Zip Code				Include creditor's name

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Debtor 1 Betty McRaven Scott Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

Debtor	· 1 Betty	Scott	McRaven	Case number (if known)		
	First Name	Middle Name	Last Name			
	Nithin 90 days before you fi accounts or refuse to make			ank or financial institution, se	et off any amou	nts from your
[No Yes. Fill in the details.					
			Describe the action the		Date action was taken	Amount
	Creditor's Name		-			
	Number Street		-			
			Last 4 digits of account n	umber: XXXX-		
	City State	Zip Code	_			
	/ithin 1 year before you file ppointed receiver, a custo			oossession of an assignee for	the benefit of c	creditors, a court-
	☑ No ☑ Yes					
Part 5	- ■	I Contributions				
13.	Within 2 years before you f	iled for bankruptcy, di	d you give any gifts with a to	rtal value of more than \$600 p	per person?	
	No Yes. Fill in the details fo	or each aift				
l	Gifts with a total value per person	_	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Ga	the Ciff	-			
		ave the Gift	-			
	Number Street		-			
	City State	Zip Code	-			
	Person's relationship to y	, ou				
	Person to Whom You Ga	ave the Gift	-			
	Number Street		-			
	City State Person's relationship to y	·	-			

otor 1	Betty	Scott	McRaven Ca	se number (if known))	
	First Name	Middle Name	Last Name	·		
Wi	thin 2 years before you fil	ed for bankruptcy, die	d you give any gifts or contributions wi	th a total value of	more than \$600	to any charity?
V	No					
F	Yes. Fill in the details for	each gift or contribut	tion.			
					Data	Value
	Gifts or contributions t that total more than \$6		Describe what you contributed		Date you contributed	Value
	that total more than we				Contributed	
			_			
	Charity's Name					
			_			
	N Ol		_			
	Number Street					
	City State	Zip Code	_			
	- Oily Oilaio	2.p 0000				
6:	List Certain Losses					
_						
Wit	thin 1 year before you file	d for bankruptcy or si	nce you filed for bankruptcy, did you lo	ose anything beca	use of theft, fire,	other disaster, or
gai	mbling?					
✓	No					
È	res. Fill in the details.					
	Describe the property y how the loss occurred	ou lost and	Describe any insurance coverage Include the amount that insurance h		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims on line 33		1055	1031
			A/B: Property.			
Wit	thin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did r preparing a bankrup	you or anyone else acting on your behabitcy petition? or credit counseling agencies for services r			anyone you consult
ab	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	d for bankruptcy, did r preparing a bankrup	otcy petition?			anyone you consult
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru	d for bankruptcy, did r preparing a bankrup	otcy petition?			anyone you consult
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	d for bankruptcy, did r preparing a bankrup	or credit counseling agencies for services rounder the counseling agencies for services ag	required in your bar	nkruptcy. Date payment	anyone you consult Amount of
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	d for bankruptcy, did r preparing a bankrup	otcy petition? or credit counseling agencies for services r	required in your bar	Date payment or transfer	
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No Yes. Fill in the details.	d for bankruptcy, did r preparing a bankrup	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did r preparing a bankrup	or credit counseling agencies for services rounder the counseling agencies for services ag	required in your bar	Date payment or transfer	Amount of
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did r preparing a bankrup otcy petition preparers,	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did r preparing a bankrup otcy petition preparers,	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Not Number Street	d for bankruptcy, did r preparing a bankrup otcy petition preparers,	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Not Number Street Suite 201	d for bankruptcy, did r preparing a bankrup otcy petition preparers, of th	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Nor Number Street Suite 201 Atlanta Georg	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Not Number Street Suite 201	d for bankruptcy, did r preparing a bankrup otcy petition preparers, of th	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Nor Number Street Suite 201 Atlanta Georg	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 303 Perimeter Center Not Number Street Suite 201 Atlanta Georg City State Email or website address	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude and	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any attorneys of lude any attorneys, bankrupt o	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude and	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude and	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude and	d for bankruptcy, did r preparing a bankrup otcy petition preparers, th gia 30346 Zip Code	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any	d for bankruptcy, did r preparing a bankruptcy petition preparers, the state of the	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any attorneys of lude any attorneys, bankrupt of lude any attorneys of lude any attor	d for bankruptcy, did r preparing a bankruptcy petition preparers, the state of the	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrupt of lude any	d for bankruptcy, did r preparing a bankruptcy petition preparers, of the preparers of the	or credit counseling agencies for services represented the properties of the propert	required in your bar	Date payment or transfer was made	Amount of payment

Debto	r 1 Betty Scott	McRaven Ca	se number <i>(if known)</i>	
	First Name Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
ı	Within 1 year before you filed for bankruptcy, dinelp you deal with your creditors or to make particular on the control of the	yments to your creditors?	alf pay or transfer any property to anyo	ne who promised to
- 1	Yes. Fill in the details.			
	res. Fill it the details.			
		Description and value of any prop transferred	erty Date Ai payment or transfer was made	mount of payment
	Person Who Was Paid	_		
	Number Street	_		
		_		
	City State Zip Code	_		
	No Yes. Fill in the details.	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
ı	Within 10 years before you filed for bankruptcy, peneficiary? These are often called asset-protection devices.)	did you transfer any property to a self-se	ettled trust or similar device of which y	/ou are a
	No Yes. Fill in the details.			
	-	Description and value of the pro	perty transferred	Date transfer was made
	Name of trust			

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Debtor 1 Betty McRaven Scott Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name

City

Number Street

State

Number

Citv

Zip Code

Street

State

7in Code

Yes

Debt	or 1	Betty Scott		VicHaven	Case	e number (if known)	
		First Name Middle Name		ast Name			
Part	9:	Identify Property You Hold or Control	for Someor	ne Else			
			_		_		_
23.		you hold or control any property that somed neone.	one else owns	s? Include any	property you bo	orrowed from, are storing for, or hold in	trust for
	3011	neone.					
	V	No					
	П	Yes. Fill in the details.					
			Where is t	the property?		Describe the contents	Value
			111101010	ino proporty:		Describe the sentence	raido
		Owner's Name	NumberSt	reet			
		Number Street	_				
			City	State	Zip Code		
		City State Zin Code					
		City State Zip Code					
Part	10:	Give Details About Environmental In	formation				
For t	the p	ourpose of Part 10, the following definitions app	oly:				
ı	■ E	Environmental law means any federal, state, or lo	ocal statute or	regulation cond	cerning pollution.	contamination, releases of	
		azardous or toxic substances, wastes, or mater					
	in	ncluding statutes or regulations controlling the c	cleanup of thes	se substances,	wastes, or materia	al.	
ı	s	Site means any location, facility, or property as d	efined under a	ny environmen	tal law, whether y	you now own, operate, or utilize it	
		r used to own, operate, or utilize it, including di		-	•	•	
ı	■ <i>H</i>	dazardous material means anything an environm	nental law defir	nes as a hazard	lous waste hazar	rdous substance	
		oxic substance, hazardous material, pollutant, c			iouo waoto, nazar	acus cubctarios,	
Pone	ort o	Il notices, releases, and precedings that you kn	aou about ro	ardloog of who	on thou accurred		
перс	oit a	ll notices, releases, and proceedings that you kr	iow about, reg	gardiess of write	en they occurred.		
24.	Has	s any governmental unit notified you that yo	ou may be liab	le or potentia	illy liable under	or in violation of an environmental law?	•
	V	No					
	Ħ	Yes. Fill in the details.					
	ш		Governme	ntal unit		Environmental law if you know it	Date of
			Governine	illai ullit		Environmental law, if you know it	notice
		Name of site	Governme	ntal unit			
							
		Number Street	NumberStr	reet			
			0::	0			
			City	State	Zip Code		
		City State Zip Code					
25.	Hav	ve you notified any governmental unit of any	release of h	azardous mate	erial?		
		No					
	lacksquare	No					
	Ш	Yes. Fill in the details.					
			Governme	ental unit		Environmental law, if you know it	Date of
							notice
		Name of cite	<u></u>	ntal unit			
		Name of site	Governme	iitai ufiit			
		Number Street	NumberStr	reet			
			City	State	Zip Code		
							
		City State Zip Code					

Deb	tor 1		Scott	McRaven	Case num	nber (if known)	
		First Name	Middle Name	Last Name			
26.	Hav	e you been a party	in any judicial or admini	istrative proceeding unde	er any environmental la	w? Include settlements and orde	rs.
		No Yes. Fill in the det	ails.				
				Court or agency	Na	ture of the case	Status of the case
		Case title		Court Name			Pending
		Case number		NumberStreet	,		On appeal
				City State	Zip Code		Concluded
Part	11:	Give Details Ab	out Your Business or	Connections to Any B	usiness		
27.	Wit	hin 4 years before	you filed for bankruptcy,	did you own a business o	r have any of the follow	ving connections to any business'	?
			a limited liability company	a trade, profession, or other y (LLC) or limited liability p	-	e or part-time	
		An officer, dir	ector, or managing execu	utive of a corporation or equity securities of a co	prooration		
	✓	No. None of the a	bove applies. Go to Part	12.			
	Ш	Yes. Check all tha	at apply above and till in ti	the details below for each	business.	Employer Identification no	umber Do not
					turo or the buomood	include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accoun	tant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	
				Describe the na	ture of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accoun	itant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	
				Describe the na	ture of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accoun	tant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	

Debto	r 1 E	Betty	Scott	McRaven	Case number (if known)
	Ī	First Name	Middle Name	Last Name	
	cred	nin 2 years before you filed litors, or other parties.	for bankruptcy, did you	give a financial statement t	o anyone about your business? Include all financial institutions,
		Yes. Fill in the details below	<i>I</i> .		
				Date issued	
				MM/DD/YYYY	
		Name		MIM/DD/YYYY	
		Number Street			
		City State	Zip Code		
Part '	12:	Sign Below			
tr	ue a	nd correct. I understand th kruptcy case can result in t	at making a false state	ment, concealing property, imprisonment for up to 20 y	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Betty McR	Raven	×	
		Signature of Deb			Signature of Debtor 2
		Date 5/28/2019			Date
Di	d yo	ou attach additional pages	to Your Statement of Fi	nancial Affairs for Individua	s Filing for Bankruptcy (Official Form 107)?
V	N	0			
Ē	Y	es			
Di	d yo	ou pay or agree to pay some	eone who is not an atto	rney to help you fill out ban	cruptcy forms?
V	N	0			
Ē	Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	information to identify your o	ase:		
Debtor 1	Betty	Scott	McRaven	
Dobtor 0	First Name	Middle Nam	ne Last Name	
Debtor 2 (Spouse, if fil	First Name	Middle Nam	ne Last Name	
United Sta	ates Bankruptcy Court for the:	Northern	District of Georgia	
Case num	nber		(State)	
Officia	al Form 106A/B			Check if this is an amended filing
Sched	dule A/B: Prope	rty		12,
category v responsibl write your Part 1:	where you think it fits best. I le for supplying correct infor name and case number (if I Describe Each Residenc	Be as complete and mation. If more spa mown). Answer ever ce, Building, Land		e are filing together, both are equally is form. On the top of any additional pages, we an Interest In
	No. Go to Part 2			
1.1	Street address, if available, or 827 W Billy Farrow Hwy Number Street	other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Pur the amount of any secured claims on Schedule E Creditors Who Have Claims Secured by Property. Current value of the entire property? \$18500.00 Current value of the portion you own? \$9250.00
	Hartsville South Carolin City State Darlington County	a 29551 Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Fee Simple
		© [[] C	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another other information you wish to add about this property identification number:	Check if this is community property (see instructions) sitem, such as local
If you	own or have more than one, li Street address, if available, or	V Г	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State	Zip Code	Investment property Timeshare Other Who has an interest in the property? Check	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Check if this is community property (see instructions)
]]]]	nne. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this property identification number:	s item, such as local

Debtor 1	Betty First Name	Scott Middle Name	McRaven Last Name	_ Case numbe	r (if known)	
1.3 Stre	et address, if available, or othe		hat is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			ho has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotities the information you wish to add ab	her	Check if this is co (see instructions)	mmunity property
	the dollar value of the porti ve attached for Part 1. Writ	on you own for al e that number he	.	ing any entrie	s for pages \$92	50.00
Do you ow		•	in any vehicles, whether they are re	-	-	
ľ	ns, trucks, tractors, sport utilit		·	Contracto and	опохряго дососо.	
3.1	Model: Year:	Cadillac Deville 2000	Who has an interest in the prope one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information: 2000 Cadillac DeVille	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property? \$2500.00	Current value of the portion you own? \$2500.00
3.2	Make Model: Year:		Who has an interest in the prope one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property?	Current value of the portion you own?

Debtor 1	Betty First Name	Scott Middle Name	McRaven Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only Debtor 2 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
		•	Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communinstructions) recreational vehicles, other shing vessels, snowmobiles,	ors and another unity property (see er vehicles, and acce	essories	
4.1	Yes Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on the debtor th	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on the debtor th	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	-	-	f your entries from Part 2,			500.00

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Debtor 1 Betty Scott McRaven Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Furniture, Appliances, Etc \$1200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Electronics \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothes and Shoes \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1700.00 for Part 3. Write that number here

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Debtor 1 Betty McRaven Scott Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Walmart Pre-Paid \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	first Name	Scott Middle Nege	McHaven	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory note	es, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.			, thrift savings accounts,	or other pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		Retirement account:			
		Keogh: Additional account:			
22.	Security deposits and				
	Examples: Agreements v companies, or others	deposits you have made so that vith landlords, prepaid rent, public	utilities (electric, gas, wa		
	✓ No Yes	Electric:	Institution name:		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

	or 1 Betty	Scot		McRaven	Case number (if known)	
24	First Name		le Name	Last Name	nder a qualified state tuition program	
24.		530(b)(1), 529A(b), and 52		lailled ABLE program, or u	nder a qualified state tuition program.	
	√ No					
	Yes	Institution name and desc	ription. Separat	tely file the records of any inte	erests.11 U.S.C. § 521(c):	
	100					
25.	Trusts, equita	able or future interests ir	ı property (oth	ner than anything listed in	ine 1), and rights or powers	
	exercisable for	or your benefit				
	✓ No					
	Yes. Desc	ribe				
26.				d other intellectual propert		
	_ ′	met domain names, webs	ites, proceeds i	from royalties and licensing a	greements	
	No Voc Door	wiba				
	Yes. Desc	nibe				
	-					
27.		nchises, and other gener	_		or licenses, professional licenses	
	No No	g p				
	Yes. Desc	ribe				
	ш					
Man						Oursent value of the
IVIO	iey or proper	ty owed to you?				Current value of the portion you own?
						Do not deduct secured
28.	Tax refunds ov	wed to you				claims or exemptions.
20.	Tax Telulius O	veu to you				
	□ No					
	✓ No ✓ Yes Give s	enecific information			Federal:	\$0.00
	Yes. Give s	specific information t them, including whether			Federal:	\$0.00
	Yes. Give s abou you a	t them, including whether already filed the returns			Federal: State:	\$0.00 \$0.00
	Yes. Give s abou you a	t them, including whether				
	Yes. Give s abou you a and t	t them, including whether already filed the returns the tax years	. Spousal supp	ort. child support. maintenar	State: Local:	\$0.00 \$0.00
	Yes. Give s about you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years	, spousal supp	nort, child support, maintenar	State:	\$0.00 \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years t tdeful or lump sum alimony	, spousal supp	ort, child support, maintenar	State: Local:	\$0.00 \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years	, spousal supp	port, child support, maintenar	State: Local: Ice, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 t
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years t tdeful or lump sum alimony	, spousal supp	ort, child support, maintenar	State: Local: Ice, divorce settlement, property settlement	\$0.00 \$0.00 t
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years t tdeful or lump sum alimony	, spousal supp	oort, child support, maintenar	State: Local: Ice, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 t
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years t tdeful or lump sum alimony	, spousal supp	port, child support, maintenar	State: Local: Ice, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 t \$0.00 \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years t tdeful or lump sum alimony	, spousal supp	oort, child support, maintenar	State: Local: Alimony: Maintenance: Support:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s	t them, including whether already filed the returns the tax years t due or lump sum alimony specific information			State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and the samples: Past Yes. Give s	t them, including whether already filed the returns the tax years t tdefined or lump sum alimony specific information	ince payments,	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	t them, including whether already filed the returns the tax years t due or lump sum alimony specific information	ince payments,	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	t them, including whether already filed the returns the tax years	ince payments,	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	t them, including whether already filed the returns the tax years	ince payments,	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00

Deb ¹	tor 1 Betty	Scott	McRaven	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p				
	Examples: Health, disability	ity, or life insurance; health sav	vings account (HSA); credit, h	nomeowner's, or renter's insurance	
	.∡ No				
		Com	pany name:	Beneficiary:	Surrender or refund value
	Yes. Name the insura	ance company		·	
	of each policy and lis	st its value			<u> </u>
					
3.2	Any interest in property	that is due you from some	ano who has died		-
52.				cy, or are currently entitled to receive	
	property because someon		do nom a mo modranos pone	y, or are currently critical to receive	
	✓ No				
	Yes. Describe				
33.	Claims against third pa	rties, whether or not you ha	ve filed a lawsuit or made	a demand for payment	
		ployment disputes, insurance			
	- N.				
	✓ No				
	Yes. Describe				
34.	Other contingent and u	ınliquidated claims of every	nature, including counter	claims of the debtor and rights	
	to set off claims				
	□ No				
	✓ No				
	Yes. Describe				
35.	Any financial assets yo	u did not already list			
	.∡ No				
	_				
	Yes. Describe				
					_
26	Add the deller value of	all of your antries from Bart	A including one entries fo	or pages you have attached	
30.		an of your entries from Pari			
	ior Part 4. Write that he	uniber nere			
Part	Describe Any Ru	siness-Related Property	You Own or Have an I	nterest In. List any real estate in Pa	ort 1
	-			-	
37.	Do you own or have any	/ legal or equitable interest	in any business-related pr	operty?	
	No. Go to Part 6.				Current value of the
					portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable or	commissions you already e	arned		
	√ No				
	<u> </u>				7
	Yes. Describe				
]
	-				
39.	Office equipment, furni				
	Examples: Business-relat	ed computers, software, mod	ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No				
	<u> </u>				7
	Yes. Describe				

Deb	tor 1 Betty	Scott	McRaven	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures,	equipment, supplies you use	e in business, and tools of you	ır trade	
	- No				
	✓ No				7
	Yes. Describe				
41.	Inventory				
	√ No				
					1
	Yes. Describe				
					
42.	Interests in partners	hips or joint ventures			
	✓ No				
		Na	me of entity:	% of ownership:	
	Yes. Give specific information about				
	them	·			<u> </u>
	110111				
		_		 -	
					<u> </u>
43. (Customer lists, mailin	g lists, or other compilation	s		
	No.				
	✓ No				
	Yes. Do your lists	include personally identifiable	information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No	_			
	Yes. Des	cribe			
	_				
44.	Any business-related	l property you did not alread	dy list		
	✓ No				
	$\stackrel{\smile}{=}$				<u> </u>
	Yes. Give specific				
	information				
					
			5, including any entries for p		
O F	art 5. Write that humb	ei ileie			
Ĺ .	Describe Any F	arm- and Commercial F	ishing-Related Property	You Own or Have an Interest In.	
Part		n interest in farmland, list it in Pa		Tod Own of Flavo an interest in	
	,	,			
46.	Do you own or have	any legal or equitable intere	est in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
		,			portion you own?
	Yes. Go to line 47	'-			Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock,	ooultry, farm-raised fish			
	✓ No				
					1
	Yes. Describe				
					l .

Debte	or 1	Betty First Name	Scott Middle Name	McRaven Last Name	Case number (if know	'n)	
48.	Cro	pps-either growing o	or harvested				
	✓	No					
		Yes. Describe					
49.	Far		ment, implements, machinery, fix	ures, and tools of	rade		
	¥	No Yes. Describe					
50.	Far	m and fishing suppl	ies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	An		cial fishing-related property you d	id not already list			
	¥	No Yes. Describe					
E2 Ac	14 +I	no dollor volue of all	of your entries from Part 6, includ	ling any antrios fo	nagaa yay baya attaabad		
			here				
						_	
Part 7			perty You Own or Have an Internal		Did Not List Above		
			perty of any kind you did not alread s, country club membership	ıy iist?			
		No	1992 Double Wide Mobile Home				\$3250.00
	✓	Yes. Give specific information	1392 Double Wide Mobile Home				
54. Ac	ld ti	he dollar value of all	of your entries from Part 7. Write	that number here			<u> </u>
							\$3250.00
Part 8	3:	List the Totals of	Each Part of this Form				
55. P	art	1: Total real estate,	, line 2				\$9250.00
56. p	art	2 total vehicles, line	e 5	4 0500.00			
			d household items, line 15	\$2500.00			
		4: Total financial as	•	\$1700.00			
59. P	art	5: Total business-re	elated property, line 45				
60. P	art	6: Total farm- and fi	ishing-related property, line 52	-			
61. P	art	7: Total other prope	erty not listed, line 54	\$3250.00			
62. T	ota	l personal property.	Add lines 56 through 61				+ \$7450.00
				47 100.00	Copy personal	property total	. 4. 100.00
							\$16700.00
63. T c	otal	of all property on So	chedule A/B. Add line 55 + line 62				

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Debtor 1	Betty	Scott	McRaven
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Georgia
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Claim	n as Exempt							
1.	You are claiming state and federal r You are claiming federal exemptions	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: 827 W Billy Farrow Hwy, Hartsville, SC 29551 Line from Schedule A/B: 01	\$9,250.00	\$9,250.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)					
	Brief description: Clothes and Shoes Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)					
3.	✓ No	ry 3 years after that for t	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

art 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Furniture, Appliances, Etc Line from Schedule A/B: 06	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Electronics Line from Schedule A/B: 07	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description:	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Cadillac Deville, 2000, 2000 Cadillac DeVille Line from Schedule A/B: 03	\$2,500.00	\$0 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Brief description: Checking account, Walmart Pre-Paid Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: 1992 Double Wide Mobile Home Line from Schedule A/B: 53	\$3,250.00	\$3,250.00 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

		D	ocument Page 32 of (05		
Fill in this info	rmation to identify your ca	se:				
Debtor 1	Betty	Scott	McRaven			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Georgia			
Case number			(State)			
(If known)						
Official	Form 106D					Check if this is an amended filing
Schodi	ula D: Cradita	ore Who Ha	ve Claims Secure	ad by Prop	arty	12/15
•	-		le are filing together, both are equ	• •		
•	needed, copy the Addition e number (if known).	onal Page, fill it out, nu	mber the entries, and attach it to t	his form. On the top	of any additional pag	jes, write your
1. Do any	creditors have claims se	ecured by your prope	rty?			
☐ No.	Check this box and subm	nit this form to the court	with your other schedules. You have	e nothing else to repo	ort on this form.	
✓ Yes.	Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
2. List all	secured claims. If a credit	or has more than one se	cured claim, list the creditor	Column A	Column B	Column C
	-	an one creditor has a particular claim, list the other creditors ne claims in alphabetical order according to the creditor's		Amount of claim	Value of	Unsecured
name.		re claims in alphabetical order according to the creditor's		Do not deduct the value of collateral.	collateral that supports	portion If any
					this claim	
2.1 Irby Aut Creditor's		Describe the property	y that secures the claim:	\$4,350.59	\$2,500.00	\$1,850.59
	outh Irby Street	Cadillac Deville Value:				
Numb	per Street	Contingent	e, the claim is: Check all that apply.			
		= ~				
Florence City	SC 29501 State ZIP Code	Unliquidated Disputed				
	ves the debt? Check one.	ш .	all that apply			
	otor 1 only otor 2 only	Nature of lien. Check An agreement you	made (such as mortgage or secured			
	otor 1 and Debtor 2 only	car loan)	made (such as mortgage of secured			
	At least one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
_	d another	Judgment lien fror	n a lawsuit			
	eck if this claim relates a community debt	Other (including a	right to offset)			
Date de incurre	ebt was	Last 4 digits of accou	int number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$4,350.59

Fill in	this inforr	mation to identify your c	ase:						
Debto	r 1	Betty	Scott	McRay					
Debto		First Name	Middle Name	Last N					
(Spous	e, if filing)	First Name	Middle Name	Last N	ame				
United	d States B	ankruptcy Court for the:	Northern	District of G	eorgia State)				
Case (If know	number ^m)								
Offic	cial Fo	orm 106E/F					Ched	k if this is an	amended filing
Scl	hedu	ıle E/F: Cre	ditors Wh	o Have I	Jnsecure	ed Claims			12/15
other Form 1 claims	party to a 106A/B) a that are tries in th	and accurate as possing executory contracts and on Schedule G: Exe listed in Schedule D: Cone boxes on the left. At All of Your PRIORITY	s or unexpired leases cutory Contracts and creditors Who Hold Clatch the Continuation	that could result Unexpired Lease aims Secured by I n Page to this pag	in a claim. Also lis s (Official Form 10 Property. If more s	t executory contract 6G). Do not include a pace is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official Ily secured t out, number
1. [Oo any cr	editors have priority un	secured claims agair	st you?					
	☐ No. G ✓ Yes.	Go to Part 2.							
2. L	ist all of isted, iden as much a Continuati	your priority unsecured tiffy what type of claim it as possible, list the claims on Page of Part 1. If mon planation of each type of	is. If a claim has both p s in alphabetical order a re than one creditor hold	riority and nonprion ocording to the creates as a particular claim	rity amounts, list tha ditor's name. If you , list the other credit	t claim here and show have more than two p ors in Part 3.	both priority	and nonprior	rity amounts.
							Total claim	Priority amount	Nonpriority amount
2.1		Department of Revenue		 Last 4 digits of 	of account number		\$0.00	\$0.00	\$0.00
	,	reditor's Name ntury Blvd Street		_	debt incurred? you file, the claim	n/a is: Check all that			
	Atlanta City	Georgia State	30345 Zip Code	Unliquidate					
	Who inc	urred the debt? Check of tor 1 only	•	Disputed	, d				
		tor 2 only		Type of PRIOF	RITY unsecured cla	im:			
	Debt	tor 1 and Debtor 2 only			support obligations				
	At le	ast one of the debtors an	nd another	✓ Taxes and governmer	certain other debts y	ou owe the			
	Che	ck if this claim relates	to a community debt	Claims for intoxicated	death or personal in	jury while you were			
	Is the cl	aim subject to offset?		Other. Spec	cify				
	Yes								
2.2		Revenue Service					\$0.00	\$0.00	\$0.00
	Priority C	reditor's Name		_	f account number debt incurred?	 n/a			Ψσ.σσ
	P.O. Box Number	Street		_					
				as of the dateapply.	you file, the claim	is: Check all that			
	Philadelp	hia Pennsylvar	nia 19101	Contingen	t				
	City Who inc	State urred the debt? Check of	Zip Code	Unliquidate	ed				
		tor 1 only	0110.	Disputed	NTV	•			
	Debt	tor 2 only			RITY unsecured cla support obligations	im:			
	Debt	tor 1 and Debtor 2 only			certain other debts	ou owe the			
	At le	ast one of the debtors an	nd another	governmer	nt				
		ck if this claim relates	to a community debt	Claims for intoxicated	death or personal in	jury while you were			
	Is the cl	aim subject to offset?		Other. Spec	cify				
	Yes								

Debto	r 1 Betty First Name	Scott Middle Name	McRaven Last Name	Case number (if known)	
Part 2	List All of Your NONPRIC	ORITY Unsecured C	laims		
3. D	o any creditors have nonpriority No. You have nothing to rep Yes. Ist all of your nonpriority unsecused claim, list the creditor semore than one creditor holds a particular semone.	y unsecured claims ag ort in this part. Submit ured claims in the alpl parately for each claim. F	ainst you? this form to the nabetical order or each claim lis	court with your other schedules. of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
P	age of Part 2.				
4.1	1st Franklin Financial Nonpriority Creditor's Name PO Box 279 Number Street			Last 4 digits of account number 9206 When was the debt incurred? 2/2019	**Total claim** **10,462.00
	Villa Rica Geor City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? ✓ No Yes	Zip Cod one. nd another	de [As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 048 InstallmentLoan	
4.2	Anderson Brothers Bank Nonpriority Creditor's Name PO Box 310 Number Street Mullins Soutt City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	one. nd another	\ [[As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 2012 GMC Acadia	\$6,129.00
4.3	CAPITAL ONE BANK USA N Nonpriority Creditor's Name PO BOX 85520 Number Street RICHMOND Virgir City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relates Is the claim subject to offset? No Yes	Zip Cod one. nd another	\	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$4.00

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street	Last 4 digits of account number 1888 When was the debt incurred? 9/2017 As of the date you file, the claim is: Check all that apply.	\$925.00
	LAS VEGAS Nevada State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.5	HARTSVLLEFIN Nonpriority Creditor's Name 535 S 5th St Number Street Hartsville South Carolina 29550 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 1105 When was the debt incurred? 12/2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 36 InstallmentLoan	\$6,368.00
4.6	LCLMNGMNTLLC Nonpriority Creditor's Name 199 Baldwin Rd Ste 140 Number Street Parsippany New Jersey 07054 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 6236 When was the debt incurred? 4/2019 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 10 InstallmentLoan	\$1,340.00

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with	4.5, followed by 4.6, and so forth.	Total claim			
4.7	LCLMNGMNTLLC	Last 4 digits of account number 7551	\$539.00			
	Nonpriority Creditor's Name 199 Baldwin Rd Ste 140	When was the debt incurred? 4/2019				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Parsippany New Jersey 07054	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify 7 InstallmentLoan				
	✓ No					
	Yes					
4.8	PNCBANK		\$8,065.00			
7.0	Nonpriority Creditor's Name	Last 4 digits of account number 5010	Ψ0,000.00			
	2730 LIBERTY AVE Number Street	When was the debt incurred? 10/2018				
	Trumbor Groot	As of the date you file, the claim is: Check all that apply.				
	DITTORUPOUL Person de cario	Contingent				
	PITTSBURGH Pennsylvania 15222 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify 036 InstallmentLoan				
	✓ No	_				
	Yes					
4.9	RECEIVABLES MGMT CORP	Last 4 digits of account number 3595	\$573.00			
	Nonpriority Creditor's Name 1601 SHOP RD STE D	When was the debt incurred? 12/2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	COLUMBIA South Carolina 29201	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL				
	✓ No	Other. Specify PAYMENT DATA				
	Yes					

Debtor 1 Betty Scott McRaven Case number (if known)
First Name Middle Name Last Name

Part 2:	Your NONPRIORITY Unsecured Claims - Continuati	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	REG FIN SC	— Last 4 digits of account number 7197	\$6,386.00
	Nonpriority Creditor's Name 1057 S 4th St	When was the debt incurred? 9/2018	
	Number Street	As of the date was file the alains in Charles which at each	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Hartsville South Carolina 29550		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 50 InstallmentLoan	
	✓ No		
	Yes		
4 4 4	SOUTH STATE BANK		¢4.100.00
4.11	Nonpriority Creditor's Name	— Last 4 digits of account number 0818	\$4,160.00
	520 GERVAIS ST	When was the debt incurred? 8/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBIA South Carolina 29201 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 036 InstallmentLoan	
	✓ No		
	Yes		
4.12	SUNRISE CREDIT SERVICE		\$431.00
11.12	Nonpriority Creditor's Name	Last 4 digits of account number 3239	<u> </u>
	234 AIRPORT PLAZA BLVD S Number Street	When was the debt incurred? 1/2019	
		As of the date you file, the claim is: Check all that apply.	
	FARMINGDALE New York 11735	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Collection: Collecting for	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: AT T	
	✓ No	Other. Specify MOBILITY	
	Yes		

Debtor 1 Betty Scott McRaven Case number (if known)
First Name Middle Name Last Name

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.13	SYNCB/BELK Nonpriority Creditor's Name PO BOX 965028 Number Street	- Last 4 digits of account number 0613 When was the debt incurred? 12/2004 As of the date you file, the claim is: Check all that apply.	\$553.00
	ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.14	UNITED AUTO CREDIT CO Nonpriority Creditor's Name 1071 Camelback Number Street Newport Beach California 92660 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 10/2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 048 Automobile	\$6,506.00
4.15	WEBBANK/FINGERHUT Nonpriority Creditor's Name 6250 RIDGEWOOD RD Number Street SAINT CLOUD Minnesota 56303 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 7347 When was the debt incurred? 11/2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$515.00

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Debtor 1 Betty McRaven Scott Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 WORLD FINANCE CORPORAT \$1,928.00 Last 4 digits of account number 0601 Nonpriority Creditor's Name 2640B MÉTROPOLITAN PKWY When was the debt incurred? 3/2019 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30315 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 020 InstallmentLoan Other. Specify ___ Is the claim subject to offset? **✓** No

Yes

collection agency	y is trying to colled y here. Similarly, it	ct from you for a deb	t you owe to somed one creditor for an	one else, list the ny of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Department of Jus	stice, Tax Division		— On which code	ovin Danid an Da	od O dial con list the spring of the O
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?
75 Ted Turner Driv			Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street			<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30303	Last 4 digits o	f account numbe	er
City	State	Zip Code			
Internal Revenue S	Service - Atl			nein Dant 1 au Da	ut O did way list the avisinal avaditor?
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?
401 W Peachtree S	St. NW, Stop 334-D		Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street			<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits o	f account numbe	er
City	State	Zip Code			··
Special Assistant L	J.S. Attorney				
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?
401 W. Peachtree	Street, NW, STOP 1	000-D, Suite 600	Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street			<u></u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits o	f account numbe	er
City	State	Zip Code			
United State's Atto	orney Office				10 Miles Parks and the Company
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?
219 S Dearborn St	treet		Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street			_	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits o	f account numbe	er
City	State	Zip Code			
Office of Attorney	General				A A Politica Control Control
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?
40 Capitol Sq Sw			Line 2.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street			_	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30334	Last 4 digita a	faccount numbe	
City	State	Zip Code	Last 4 digits 0	f account numbe	···

Debtor 1 Betty Scott McRaven Case number (if known)
First Name Middle Name Last Name

Part 4: Add t	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
otal claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$54,884.00
	6j. Total. Add lines 6f through 6i.	6j.	\$54,884.00

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Debtor 1	Betty	Scott	McRaven
	First Name	Middle Name	Last Name
Debtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Georgia

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Betty	Scott	McRaven	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Georgia (State)	<u> </u>
Case number			(State)	
(If known)				<u> </u>
				Check if this is an amended filing
Official	Earm 1064			arronded ming
Official	Form 106H			
Schedul	e H: Your Cod	lebtors		12/15
No Yes 2. Within the Idaho, Lor	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3.	lived in a community pro ico, Puerto Rico, Texas, Wa		Community property states and territories include Arizona, California,
	No			
	Yes. In which communit	y state or territory did you	live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Code	
	•		•	our spouse is filing with you. List the person shown in line 2 are listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

	20	Carrione	. ago			
Fill in this information to id	lentify your case:					
Debtor 1 Betty	Scott	McRa	ven			
First Name	Middle Name	Last N			Che	eck if this is:
Debtor 2 Spouse, if filing) First Name	Middle Name	Last N	amo		\perp \Box	An amended filing
						A supplement showing post-petition cha
Jnited States Bankruptcy Co he: Case number	urt for <u>Northern</u>	District of G (S	eorgia State)			expenses as of the following date:
If known)					j	MM / DD / YYYY
Official Form 10	61					
Schedule I: You	r Income					
umber (if known). Answer	r every question.			e top oi	any additi	ional pages, write your name and c
Fill in your employment information.		Debtor 1				Debtor 2
If you have more than one	Employment status	Emplo	yed			Employed
attach a separate page with		✓ Not Er	mployed			Not Employed
information about additional employers.	al Occupation					_
Include part time, seasonal,	•					
self-employed work.	p.oyo. oao					-
Occupation may include stu or homemaker, if it applies.	Employer's address udent	Number Str	reet			Number Street
						_
		City		State	Zip Code	City State Zip Code
	How long employed there?			_		
Part 2: Give Details Ab	out Monthly Income					
Estimate monthly income spouse unless you are separ		m. If you have	nothing to	report fo	or any line, v	write \$0 in the space. Include your non-fil
If you or your non-filing spous	se have more than one employer	, combine the	informatio	n for all e	mployers fo	or that person on the lines below. If you n
more space, attach a separa	ate sheet to this form.			For Deb	tor 1	For Debtor 2 or non-filing spouse
	es, salary, and commissions (before nonthly, calculate what the monthly		2.		\$0.00	
Estimate and list month	nly overtime pay.		3.		+ \$0.00	

Debto	r 1Betty First Name		AcRaven ast Name		Case numbe	r <i>(if</i>		
	First Name	Milodie Name L	ast name		For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	y line 4 here		→	4.	\$0.00			
	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions		5a.	\$0.00			
5b.	Mandatory con	tributions for retirement plans		5b.	\$0.00			
5c.	Voluntary cont	ributions for retirement plans		5c.	\$0.00			
5d.	Required repay	ments of retirement fund loans		5d.	\$0.00			
5e.	Insurance			5e.	\$0.00			
5f. I	Domestic suppo	ort obligations		5f.	\$0.00			
5g.	Union dues			5g.	\$0.00			
5h.	Other deduction	ons. Specify:	_	5h. +	\$0.00 +			
6. Add +5h.	the payroll dec	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g	6.	\$0.00			
7. Calc	culate total mo	nthly take-home pay. Subtract line 6 from line	4.	7.	\$0.00			
8. List	all other incom	ne regularly received:						
	business, profe	•						
	gross receipts, c	ent for each property and business showing ordinary and necessary business expenses, and						
	the total monthly			8a.	\$0.00			
	Interest and di			8b.	\$0.00			
	dependent reg	-	a					
		, spousal support, child support, maintenance, nt, and property settlement.		8c.	\$0.00			
8d.	Unemployment	compensation		8d.	\$0.00			
8e.	Social Security	,		8e.	\$1,019.00			
 	Include cash ass cash assistance under the Supple nousing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		8f.	\$15.00			
8g.	Pension or reti	rement income		8g.	\$0.00			
8h.	Other monthly	income. Specify:		8h. +	\$0.00 +			
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h.	9.	\$1,034.00			
	•	income. Add line 7 + line 9. le 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$1,034.00 +		=	\$1,034.00
Incl frien	ude contribution ids or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household	d, your o	lependents, your roomr			
Spe	cify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$1,034.00
VVIIL	o arat amount o	n and dammary or domedules and diausilida dur	iiiiaiy Ol	oortaii1 l	ламіння ана Паасси De	πα, τι αργιισο		Combined monthly income
13. Do	you expect an No. Yes. Explain:	increase or decrease within the year after y	ou file th	is form'	?			, moonie

		DUCE	illient Page 40 01 0)		
Fill in this info	rmation to identify your o	case:				
Debtor 1	Betty	Scott	McRaven			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2			<u> </u>	An amended filin	a	
(Spouse, if filing)	First Name	Middle Name	Last Name	브		
	Bankruptcy Court for the:	Northern	District of Georgia (State)		owing post-petitione following date:	n chapter 13
Case number (If known)			_	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If	=		re filing together, both are equal form. On the top of any addition			mber
Part 1: Des	scribe Your Househo	ıld				
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	No					
	Yes. Debtor 2 must fi	le Official Forms 106J-2, Exper	nses for Separate Household of Deb	for 2.		
2. Do you hav	ve dependents?	lo				
Do not list I Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depender with you?	nt live
_		lo es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
-	of a date after the bank		you are using this form as a supp oplemental Schedule J, check the			ie
		cash government assistance it on Schedule I: Your Income			Your	r expenses
	or the ground or lot. 4.	openses for your residence. In	nclude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or ren	ter's insurance			4b.	\$0.00
4c. Home	maintenance, repair, and	l upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

			Your expenses
5. Additional mortgage payn	nents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural	gas	6a.	\$0.00
6b. Water, sewer, garbage	collection	6b.	\$0.00
6c. Telephone, cell phone,	Internet, satellite, and cable services	6c.	\$45.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping s	upplies	7.	\$210.00
8. Childcare and children's e	education costs	8.	\$0.00
9. Clothing, laundry, and dry	cleaning	9.	\$25.00
10. Personal care products a	and services	10.	\$25.00
11. Medical and dental expe	nses	11.	\$25.00
12. Transportation. Include g Do not include car paymer	as, maintenance, bus or train fare. nts	12.	\$200.00
13. Entertainment, clubs, re	creation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance de	educted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$303.00
15d. Other insurance. Spec	ify:	15d	\$0.00
16. Taxes. Do not include taxe	es deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease pays	ments:	10	
17a. Car payments for Vehi		17a	\$200.00
17b. Car payments for Vehi	icle 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	y, maintenance, and support that you did not report as deducted from		\$0.00
	dule I, Your Income (Official Form 106I).	18.	
	e to support others who do not live with you.		*
Specify:	and the live of the line of the form of the form of the live of th	19.	\$0.00
20a. Mortgages on other p	nses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	יייי	20a 20b	\$0.00
20c. Property, homeowner	s, or renter's insurance		
20d. Maintenance, repair, a		20c 20d	\$0.00
20e. Homeowner's associa			\$0.00
Loc. Homoowner 5 a5500ld	and of concommunication	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Debtor 1		Scott	McRaven	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your monthly ex	penses.				\$1,033.00
22a	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly e	expenses for Debtor 2), if any,	from Official Form 106J-2			\$1,033.00
22c.	Add line 22a and 22b. T	The result is your monthly exp	enses.		22.	
23.Calcu	ılate your monthly net	t income.				
23a.	Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$1,034.00
23b. Copy your monthly expenses from line 22 above.						\$1,033.00
23c.	Subtract your monthly e	expenses from your monthly i	ncome.			\$1.00
	The result is your mont	hly net income.			23c	
For more	example, do you expect	e or decrease in your expen	oan within the year or do ye	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Betty	Scott	McRaven			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Georgia			
			(State)			
Case number (If known)	-					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors information below.	Who Have Claims Secured by Property (Official For	m 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Irby Auto Sales Description of property securing debt: Cadillac Deville Value: \$2,500.00	 Surrender the property. Retain the property and redeem it. ✓ Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

Debtor	Betty	Scott	McRaven	Case number (if
1	First Name	Middle Name	Last Name	known)
art 2:	List Your Unexpire	ed Personal Property Lea	ises	
For any informa	unexpired personal p tion below. Do not lis	property lease that you listed	in Schedule G: Executory ed leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	scribe your unexpired	personal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	scription of leased perty:			_
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			☐ No ☐ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			☐ No ☐ Yes
	cription of leased perty:			
art 3:	Sign Below			
	er penalty of perjury, l erty that is subject to		d my intention about any	property of my estate that secures a debt and any personal
×	/s/ Betty McRaven		×	
Si	gnature of Debtor 1		Sig	nature of Debtor 2
D	ate 5/28/2019		Da	te

MM/DD/YYYY

MM/DD/YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

n re	Betty Scott McRaven	Case No.	
	Debtor		(If known)
		Chapter	Chapter 7
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FO	R DEBTOR
con	suant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 apensation paid to me within one year before the filindered or to be rendered on behalf of the debtor(s) in	ng of the petition in bankruptcy, or agreed to b	e paid to me, for services
For	legal services, I have agreed to accept		\$1,620.00
	sts include: \$1245.24 attorney fee, \$335.00 filing fee, \$20.00	0 copy fee, \$10.00 postage fee, \$9.76 Credit Counseli	ng)
Pric	or to the filing of this statement I have received		\$0.00
Bala	ance Due		\$1,620.00
2. The	source of the compensation paid to me was:		
	✓ Debtor Other	r (specify)	
3. The	source of the compensation paid to me is:		
	✓ Debtor Other	r (specify)	
4.	I have not agreed to share the above-disclosed commembers and associates of my law firm.	npensation with any other person unless they a	are
	I have agreed to share the above-disclosed compen members or associates of my law firm. A copy of th the people sharing in the compensation, is attached	e agreement, together with a list of the names	
5. In re	eturn for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankru	ptcy case, including:
	 a. Analysis of the debtor's financial situation, and bankruptcy; 	rendering advice to the debtor in determining v	vhether to file a petition in
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan which may be	required;
	c. Representation of the debtor at the meeting of c	creditors and confirmation hearing, and any adj	ourned hearings thereof;
	d. The balance due will be provided for by post-dat	ted check or ACH payments pursuant to a post	-petition contract.
6. By a	agreement with the debtor(s), the above-disclosed fe	ee does not include the following services:	
Ap Mo Mo Mo Sta Re Re	otion to Sell Property - \$500.00 plication to Employ Professional/Motion to Approprior to Incur Debt/Refinance - \$300.00 potion to Reimpose Stay - \$300.00 potion to Vacate Dismissal/Reopen Case - \$300.00 potion to Retain Tax Refund - \$300.00 pay Violations- \$300/per hour peresenting Client in Adversary Proceeding - \$300 peresenting Client in 2004 Examination - \$300.00 potion to Extend Time for Reaffirmation - \$300.00	plus cost 0.00/hr	

B2030 (Form 2030) (12/15)

CERTIFICATION		
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of th debtor(s) in this bankruptcy proceedings.		
5/28/2019	/s/ Bobby Shane Palmer	
Date	Signature of Attorney	
	Semrad Law Firm	
	Name of law firm	

Fill in this information to identify your case:			
Debtor 1	Betty	Scott	McRaven
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Georgia
			(State)
Case number (If known)			

	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I . Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$9,250.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,450.00
1c. Copy line 63, Total of all property on Schedule A/B	\$16,700.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,350.59
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$54,884.00
Your total liabilities	\$59,234.59
Part 3: Summarize Your Income and Expenses	
ate: Cammariao Foai moomo ana asponess	
4. Schedule I: Your Income (Official Form 106I)	\$1,034.00
Copy your combined monthly income from line 12 of Schedule I	
i. Schedule J: Your Expenses (Official Form 106J)	\$1,033.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φ1,033.00

Deb	tor 1 Betty First Name	Scott Middle Name	McRaven	Case number (if known)		
Part			ive and Statistical Reco	ords		
6. A	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?			
	No. You have nothing to	o report on this part of the fo	rm. Check this box and subr	nit this form to the court with your other sche	edules.	
Ŀ	Yes.					
7. W	hat kind of debt do you h	ave?				
	•	-		by an individual primarily for a personal, I purposes. 28 U.S.C. § 159.		
Γ.				this part of the form. Check this box and sub	mit	
		ith your other schedules.		<u>'</u>		
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.					
9.	Copy the following spec	al categories of claims fro	m Part 4, line 6 of Schedul	e E/F:		
	From Part 4 on Schedule	e E/F, copy the following:		Total claim		
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00		
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00		
	9c. Claims for death or per	rsonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00		
	9d. Student loans. (Copy	ine 6f.)		\$0.00		
	9e. Obligations arising out priority claims. (Copy line 6		r divorce that you did not rep	oort as \$0.00	_	
	9f. Debts to pension or pro	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00		

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 19-58149-sms Doc 1 Filed 05/28/19 Entered 05/28/19 12:52:16 Desc Main Document Page 55 of 65

Fill in this information to identify your case:				
Debtor 1	Betty	Scott	McRaven	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Georgia (State)	
Case number (If known)			(2)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?		
	☑ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Betty McRaven	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 5/28/2019	Date	
	MM/DD/YYYY	MM/DD/YYYY	

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re:	McRaven, Betty Scott	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MAT	ΓRIX
T knowledg	· ·	ify that the attached list of creditors is tr	rue and correct to the best of their
Date:	5/28/2019	/s/ McRaven, Be	etty Scott
		McRaven, Betty Signature of Del	

1st Franklin Financial PO Box 880 ATTN: Administrative Services Toccoa, GA, 30577

PNCBANK 2730 LIBERTY AVE PITTSBURGH, PA, 15222

UNITED AUTO CREDIT CO c/o Teresa Hasenleder 1071 Camelback Suite 100 Newport Beach, CA, 92660

REG FIN SC 1057 S 4th St Hartsville, SC, 29550

HARTSVLLEFIN 535 S 5th St Hartsville, SC, 29550

SOUTH STATE BANK 520 GERVAIS ST COLUMBIA, SC, 29201

WORLD FINANCE CORPORAT 2640B METROPOLITAN PKWY ATLANTA, GA, 30315

LCLMNGMNTLLC 199 Baldwin Rd Ste 140 Parsippany, NJ, 07054

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

RECEIVABLES MGMT CORP P.O. Box 21030 White Hall, AR, 71612

SYNCB/BELK PO BOX 965028 ORLANDO, FL, 32896 WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, NY, 11735

CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND, VA, 23285

Department of Justice, Tax Division 75 Ted Turner Drive SW Civil Trial Section, Southern Atlanta, GA, 30303

Internal Revenue Service - Atl 401 West Peachtree St NW Room 1665 ATTN: Ella Johnson, M/S 334-D Atlanta, GA, 30308

Special Assistant U.S. Attorney 401 W. Peachtree Street, NW, STOP 1000-D, Suite 600 Atlanta, GA, 30308

United State's Attorney Office 219 S Dearborn Street 5th Floor Chicago, IL, 60604

Office of Attorney General 40 Capitol Sq Sw Atlanta, GA, 30334

Internal Revenue Service P.O. Box 7346 Philadelphia, PA, 19101

Georgia Department of Revenue 1800 Century Blvd Suite 17200 Atlanta, GA, 30345

Irby Auto Sales 915 South Irby Street Florence, SC, 29501 Anderson Brothers Bank PO Box 310 Mullins, SC, 29574

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Document Page 64 of 65

F:11:	and the state of the state of								
Fill in this infor	mation to identify your c	ase:						only as directed in t	his form and in
Debtor 1	Betty	Scott		McRaven		Fo	rm 122A-1Sup	op:	
Debtor 2	First Name	Middle Name)	Last Name		V	1. There is no	presumption of abu	se.
(Spouse, if filing) United States E	First Name Bankruptcy Court for the:	Middle Name		Last Name rict of Georgi	a	_ -	abuse applies	ation to determine if a will be made under of Calculation (Official Fo	Chapter 7
Case number (If known)				(State)		_ □	3. The Means	Test does not apply ary service but it could	now because of
							Check if this i	is an amended filing	
Official	Form 122A-	1				_	•		
	7 Statement of	_	ent Mo	onthly I	ncor	ne			12/15
needed, attach write your nam consumer debt (Official Form	e and accurate as possina separate sheet to thing a separate sheet to thing and case number (if kees or because of qualifying 122A-1Supp) with this foculate Your Current	is form. Include the li nown). If you believe ng military service, c orm.	ne numbe that you a	r to which the re exempted	ne additi d from a	onal informati presumption o	on applies. Or abuse beca	n the top of any add use you do not have	litional pages, primarily
1.What is you	ur marital and filing stat	us? Check one only.							
☐ Not ma	arried. Fill out Column A,	lines 2-11.							
Marrie	d and your spouse is fili	ng with you. Fill out b	oth Columr	ns A and B, li	nes 2-11				
✓ Marrie	d and your spouse is NO	T filing with you. You	and yours	spouse are:					
Liv	ring in the same househ	old and are not legal	ly separate	ed. Fill out bo	th Colun	nns A and B, lir	nes 2-11.		
un	ring separately or are le der penalty of perjury that ouse are living apart for re	you and your spouse	are legally s	separated und	der nonba	ankruptcy law th	nat applies or th	hat you and your	re
bankruj August : Fill in the	he average monthly inco ptcy case. 11 U.S.C. § 19 31. If the amount of your e result. Do not include ar from that property in one	O1(10A). For example, monthly income varied by income amount mo	if you are find during the return that the return the return the return the re	ling on Septe e 6 months, a e. For examp	mber 15, add the in le, if both	the 6-month p come for all 6 in spouses own	period would be months and div the same renta	e March 1 through vide the total by 6.	
						Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).				\$0.00					
3. Alimony a					<u>\$708.33</u>				
	ts from any source whic	h are regularly paid	for househ	old					
contribution from an uni and roomm not	married partner, members nates. Include regular cont	of your household, your ibutions from a spous	our depende	ents, parents,		\$0.00	<u></u>		
	not include payments you be from operating a busi								
or farm	o nom operating a back	noos, protossion,	Debtor 1	Debtor 2					
	pts (before all deductions)		\$0.00						
,	d necessary operating exp y income from a business		- <u>\$0.00</u> \$0.00		сору	\$0.00			
	e from rental and other				here→	Ψ <u>0.00</u>			
	pts (before all deductions)		Debtor 1 \$0.00	Debtor 2					
	d necessary operating exp		-\$0.00	-					
-	y income from rental or ot		\$0.00		copy here→	\$0.00			
7. Interest, d	lividends, and royalties					\$0.00			

\$0.00

	Scott	McRaven	Case number	(if known)			
First Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or		
	you contend that the amou		\$0.00		non-filing spor	use 	
under the Social Security Ad For you	ct. Instead, list it here:	\$0.00					
For your spouse		\$0.00					
9. Pension or retirement inc benefit under the Social Sec	come. Do not include any a	mount received that was a	\$0.00				
payments received as a vict	y benefits received under the tim of a war crime, a crime a rrorism. If necessary, list oth	e Social Security Act or gainst humanity, or					
Other Government Assistar	nce		\$15.00				
Total amounts from separa	te pages, if any.		+\$0.00	-	+		
11. Calculate your total cureach	rrent monthly income. Add	d lines 2 through 10 for	\$ <u>723.33</u>	+		 = <u>\$</u>	723.33
	tal for Column A to the total	l for Column B.					
							l current thly incom
Part 2: Determine Whetl	her the Means Test Ap	plies to You				111011	tiny incom
2. Calculate your current n		_					
12a. Copy your total curren	nt monthly income from line	11		Copy lin	ie 11 here →	\$72	23.33
Multiply by 12 (the nu	umber of months in a year).					X 1	2
12b. The result is your ann	ual income for this part of th	ne form.				12b. \$8,	679.96
13 Calculate the median fan	nily income that applies to	<u> </u>					
Fill in the state in which you	u live.	Georgia					
Fill in the number of people	e in your household.	1					
Fill in the median family inc household.	ome for your state and size	of				13. \$47,	953.00
Household.							
To find a list of applicable n instructions for this form. T	his list may also be available						
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